

REMARKS

Favorable consideration of this application as presently amended is respectfully requested. Claims 1 through 37 are pending. In this Amendment, claims 4, 6, 10, 21, 24, 33 and 37 are amended. No new matter is added.

The amendments to claims 4, 6, 10, 21, 24, 33 and 37 have been made to more distinctly define the subject matter of the present invention and to remove any multi-dependency in those claims.

The amendment to the specification more clearly defines the priority claim of the present application.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance, and favorable action is respectfully solicited.

Respectfully submitted,



Ajay A. Jagtiani
Reg. No. 35,205

JAGTIANI + GUTTAG
Democracy Square Business Center
10363-A Democracy Lane
Fairfax, Virginia 22030
703-591-2664

December 21, 2004